

To ABN AMRO Bank Attention Mr. Madouro Mr./Poell  
From L.G.M.Nipshagen IBG Antilles NV/Whittersfield NV

Date 11/1/2000

Subject: Request for loan facility

Dear Sirs,

Undersigned L.G.M.Nipshagen acting as representative of IBG Antilles NV hereby requests for a loan facility of US\$ 100,000,= for the period ending December 31 2000.

As collateral IBG Antilles NV can offer 60% of the shares of Whittersfield NV a Dutch Antillean Company formerly managed until 1998 by ABN AMRO trust.

Whittersfield NV has only one activity and that is an outstanding loan of C\$4,200.000 to Charminvest BV Wassenaar Holland which in turn has loaned the money to the Daimler Group in Canada. The Daimler Group is a land development and building group operating in Eastern and Southern Ontario.

You can verify our holdings with your Trust Company.

However since you most probably require hard local collateral Mr. C.E. van Assendelft van Wijck known to Mr. R.Poell is willing to provide this local hard collateral when you consider this necessary.

Please be so kind to inform Mr.van Assendelft van Wijck what kind of collateral you require, if any. His fax in Holland is +31.20.6709290.

If you have further questions or requirements please inform me by return fax or email [Nipshagen@hotmail.com](mailto:Nipshagen@hotmail.com). My fax is +31.20.4707552

As this matter is rather urgent please prepare te necessary documentation as son as possible.

Thank you and awaiting your comments,

Yours Sincerely,  
IBG Antilles NV

  
Leo G.M.Nipshagen  
c.c.Mr.van Assendelft van Wijck